

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Fred R. Braverman, Esq. #013841980  
106 Society Hill Blvd  
Cherry Hill, NJ 08003  
(856) 424-2180

Attorney for Daxeshkumar M. Patel &  
Sonalben D. Patel

In Re:

Daxeshkumar M. Patel &  
Sonalben D. Patel

Case No.:

25-10457-JNP

Chapter:

13

Adv. No.:

Hearing Date:

Judge:

Poslusny

**CERTIFICATION OF SERVICE**

1. I, Fred R. Braverman, Esq. :

represent Debtor(s) in this matter.

am the secretary/paralegal for \_\_\_\_\_, who represents  
\_\_\_\_\_ in this matter.

am the \_\_\_\_\_ in this case and am representing myself.

2. On April 13, 2025, I sent a copy of the following pleadings and/or documents  
to the parties listed in the chart below.

Notice to Creditors of Amended Chapter 13 Plan, Confirmation Hearing and a Copy of the  
Amended Chapter 13 Plan

3. I certify under penalty of perjury that the above documents were sent using the mode of service  
indicated.

Date: 04/13/2025

/s/Fred R. Braverman, Esq.  
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Andrew B Finberg Office of the Chapter 13 Standing Trustee 535 Route 38 Suite 580 Cherry Hill, NJ 08002	Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>
Daxeshkumar M. Patel Sonalben D. Patel 10 Colts Gait Road Marlton, NJ 08053-5710	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>
Denise E. Carlon KML Law Group, PC 701 Market Street Suite 5000 Philadelphia, PA 19106	Attorney for Creditor Wilmington Savings	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>
Rebecca K. McDowell Saldutti Law Group 1040 N. Kings Highway Suite 100 Cherry Hill, NJ 08034	Attorney for Creditor Affinity FCU	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>
Upgrade, Inc. 2 N Central Ave Floor #10 Phoenix, AZ 85004	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>

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Prosper Funding LLC C/O Weinstein & Riley, P.S. 749 GATEWAY, SUITE G-601 ABILENE, TX 79602	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>
BMW Bank of North America c/o AIS Portfolio Servic 4515 N. Santa Fe Ave. Dept. APS Oklahoma City, OK 73118	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>
Toyota Motor Credit Corporation PO Box 9013 Addison, Texas 75001	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>
Wells Fargo Bank, N.A. PO Box 10438, MAC F8235-02F Des Moines, IA 50306-0438	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>
Resurgent Receivables, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Service Finance, a division of Truist Bank PO Box 1847 Wilson, NC 27894-1847	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>
PORTFOLIO RECOVERY ASSOCIATES, LLC POB 41067 Norfolk, VA 23541	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>
Wilmington Savings Fund Society, at. el c/o Select Portfolio Servicing, Inc. P.O. Box 65250 Salt Lake City UT 84165-0250	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>
Affinity FCU 73 Mountainview Blvd. P.O. Box 621 Basking Ridge, NJ 07920	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>
Best Buy Credit Services PO Box 790441 St. Louis, MO 63179	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Citi Bank P.O. Box 6497 Sioux Falls, SD 57117	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>
EDFinancial Services, LLC 298 N. Seven Oaks Drive Knoxville, TN 37922	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>
Cross River bank 885 Teaneck Road Teaneck, NJ 07666	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>
Goodleap, LLC P.O. Box 981440 El Paso, TX 79998	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>
Horizon Services 307 Ruthar Drive Newark, DE 19711	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>

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Prosper Marketplace, Inc. 221 Maine Street Suite 300 San Francisco, CA 94105	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>
PSE&G P.O. Box 14444 New Brunswick, NJ 08906-4444	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>
Roundpoint Mortgage Servicing, LLC 446 Wrenplace Road Mailstop 150 Fort Mill, SC 29715	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>
Refocus Eye Health of NJ, PC 87 Grandview Ave. Suite 11 Waterbury, CT 06708-2514	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>
SYNCB Bankruptcy Dept. P.O. Box 965060 Orlando, FL 32896-5060	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ <small>(As authorized by the Court or by rule. Cite the rule if applicable.)</small>

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TAP Dentistry, LLC 1910 Route 70 East Suite 4 Cherry Hill, NJ 08003-2123	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
TBOM/ATLS/Fortiva P.O. Box 105555 Atlanta, GA 30348	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
WebBank 215 South Street Suite 1000 Salt Lake City, UT 84111	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)